



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Denise Carlon

KML Law Group, PC

216 Haddon Avenue, Suite 406

Westmont, NJ 08108

Wilmington Trust, National Association, Not In Its  
Individual Capacity, But Solely As Trustee For VM  
Trust Series 3, A Delaware Statutory Trust

In Re:

Chang, Mina Kyung aka Kyung Chang, aka Mina  
Chang

Order Filed on April 26, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 17-13059 VFP

Hearing Date: 04/18/2017

Judge: Vincent F. Papalia

Recommended Local Form:

Followed

Modified

## ORDER VACATING STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: April 26, 2017**

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Upon the motion of Wilmington Trust, National Association, Not In Its Individual Capacity,  
But Solely As Trustee For VM Trust Series 3, A Delaware Statutory Trust, under  
Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as  
hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume  
and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to  
pursue the movant's rights in the following:

Real Property More Fully Described as:

**Land and premises commonly known as Lot , Block , 216 4th Street, 1st Floor;  
Palisades Park NJ 07650**

Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its  
rights and remedies under the terms of the subject mortgage and pursue its state court remedies  
including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially  
pursuing other loss mitigation alternatives, including, but not limited to, a loan modification,  
short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's  
sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession  
of the property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in  
this case as defendants in its action(s) irrespective of any conversion to any other chapter of the  
Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who  
entered an appearance on the motion.

*rev. 7/12/16*